

IN RE:

ROBERT J RICH  
DEBRA A RICH  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:17-10904 TPA

Chapter 13

Document No.: 97

## ORDER OF COURT

AND NOW, this 24th day of November, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT  
  
Bruce Dugay  
U.S. BANKRUPTCY JUDGE JLM

In re:  
Robert J. Rich  
Debra A. Rich  
Debtor(s)

Case No. 17-10904-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Nov 24, 2020

User: culy  
Form ID: pdf900

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert J. Rich, Debra A. Rich, 15999 SE 89th Terrace, Summerfield, fl 34491-5634
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14683570	+ Aes/citizens Natl Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683573	+ Aes/national City Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683575	+ Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
14683578	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14683581	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14757450	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14683580	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14683592	+ Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14683595	+ Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
14683599	+ Edmanage, Po Box 91388, Raleigh, NC 27675-1388
14698334	+ Fay Heaney, 152 Pleasant Valley Drive, Daytona Beach, FL 32114-1191
14698335	+ Harborview Owners Association, PO Box 102, Conneaut, OH 44030-0102
14683601	+ Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14683702	+ Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14683703	+ Slc Conduit I Llc, 701 E 60th St N, Sioux Falls, SD 57104-0432
14683713	+ Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14683714	+ Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14921473	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14716033	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14685024	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
14683718	+ United Auto Credit Co, 1071 Camelback St Ste 10, Newport Beach, CA 92660-3046
14683719	+ Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14683723	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14698345	+ Vilas At Spanish Oaks, 3150 NE 36th Avenue, #331, Ocala, FL 34479-3178
14683724	#+ Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
14683726	Volvocarrtl, Volvo Car Financial Services, Mobile, AL 36691
14683731	Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306

TOTAL: 29

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14683577	+ Email/Text: ally@ebn.phinsolutions.com	Nov 25 2020 03:10:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14683583	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 25 2020 02:10:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14700644	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 25 2020 03:11:00	Citizens Bank N.A., 1 Citizens Drive Mailstop

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14683584	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 25 2020 02:10:00	ROP15B, Riverside, RI 02915
14683586	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Nov 25 2020 02:10:05	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14683590	+ Email/Text: bankruptycollections@citadelbanking.com	Nov 25 2020 03:12:00	Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147
14683593	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 25 2020 03:11:00	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14683596	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 25 2020 03:11:00	Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
14683597	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 25 2020 02:12:53	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14689259	Email/Text: mrdiscen@discover.com	Nov 25 2020 03:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14683598	+ Email/Text: mrdiscen@discover.com	Nov 25 2020 03:11:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14683589	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 25 2020 02:12:51	Chase Card, Po Box 15298, Wilmington, DE 19850
14683602	+ Email/Text: bankruptcynotices@psecu.com	Nov 25 2020 03:12:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14729390	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2020 02:12:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14684466	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2020 02:12:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14754187	+ Email/Text: bankruptcynotices@psecu.com	Nov 25 2020 03:12:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14683645	+ Email/Text: bankruptcynotices@psecu.com	Nov 25 2020 03:12:00	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14765319	Email/Text: bnc-quantum@quantum3group.com	Nov 25 2020 03:11:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14683699	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 25 2020 03:12:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14767690	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 25 2020 03:12:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14683706	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 02:09:58	Syncb/dks, P.o. Box 965005, Orlando, FL 32896-5005
14683707	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 02:11:24	Syncb/home Shopping, Po Box 965005, Orlando, FL 32896-5005
14683708	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 02:11:24	Syncb/jewelry Accents, C/o Po Box 965036, Orlando, FL 32896-0001
14683709	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 02:12:50	Syncb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015
14683710	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 02:11:24	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14683712	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 02:11:24	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14770056	+ Email/Text: bncmail@w-legal.com	Nov 25 2020 03:12:00	USAA SAVINGS BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132

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14683728	+ Email/Text: vci.bkcy@vwcredit.com	Nov 25 2020 03:12:00	Vw Credit Inc, 2333 Waukegan Rd, Deerfield, IL 60015-5508
14683729	+ Email/PDF: DellBKNotifications@resurgent.com	Nov 25 2020 02:10:03	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
14683732	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 25 2020 02:11:26	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Toyota Motor Credit Corporation
14683569		Abn Amro Mortgage Grou
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14683572	*+	Aes/citizens Natl Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683571	*+	Aes/citizens Natl Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683574	*+	Aes/national City Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683576	*+	Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
14683579	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14698327	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14683582	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14698329	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14698328	*+	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14683585	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14698330	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14683587	*+	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
14683588	*+	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
14683591	*+	Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147
14683594	*+	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14698332	*+	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14698333	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14683600	*+	Edmanage, Po Box 91388, Raleigh, NC 27675-1388
14698331	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14698336	*+	Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14683603	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683604	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683605	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683606	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683607	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683608	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683609	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683610	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683611	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683612	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683613	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683614	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683615	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683616	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683617	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683618	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683619	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683620	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683621	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683622	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990

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14683686	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683687	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683688	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683689	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683690	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683691	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683692	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683693	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683694	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683695	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683696	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683697	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683698	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14698338	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683700	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14683701	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14698339	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14683704	*+	Slc Conduit I Llc, 701 E 60th St N, Sioux Falls, SD 57104-0432
14683705	*+	Slc Conduit I Llc, 701 E 60th St N, Sioux Falls, SD 57104-0432
14683711	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14698340	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14698341	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14683715	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14683716	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14683717	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14698342	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14683720	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14683721	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14683722	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14698343	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14698344	*	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14683725	*+	Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
14698346	*+	Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
14683727	*	Volvocarrtl, Volvo Car Financial Services, Mobile, AL 36691
14698347	*+	Vw Credit Inc, 2333 Waukegan Rd, Deerfield, IL 60015-5508
14683730	*+	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
14698348	*+	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
14698349	*	Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306
14683733	*+	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
14683734	*+	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
14698350	*+	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 3 Undeliverable, 145 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com
Christopher M. McMonagle	on behalf of Creditor Quicken Loans Inc. cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
James P. Valecko	on behalf of Creditor Citizens Bank N.A. jvalecko@weltman.com, PitEcf@weltman.com
Lawrence W. Willis	on behalf of Joint Debtor Debra A. Rich ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Robert J. Rich ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com

TOTAL: 7